

IN THE SPECIFICATION:

The specification as amended below with replacement paragraphs shows added text with underlining and deleted text with ~~striketrough~~.

Please **REPLACE** the paragraph beginning at page 1, line 6, as follows:

This invention relates to a method of invitation to enter into a contract ~~of for a~~ cash loan ~~for consumption~~, and more particularly to a method of this kind for inviting a defaulting debtor or a highly potential defaulting debtor (customer) who ~~made a~~ has an existing contract ~~of for a~~ cash loan ~~for consumption~~ with a credit loan firm, a company performing credit business, a financial institution, such as a bank, a consumer loan firm, or the like, as a creditor, to alter the contract into a new ~~one~~ loan with relaxed terms of payment.

Please **REPLACE** the paragraph beginning at page 1, line 27, as follows:

Further, credit card users are increasing in number who desire a payment plan which is more flexible in dates and places of payment than the installment payment plan or the revolving payment plan, even if interest cost is higher. In such a payment plan, dates of payment are not fixed, ~~differently from~~ in contrast to the installment payment plan or the revolving payment plan, but it is possible to pay the balance of a loan or a number of installments at one time, for instance, if a user can afford, but on the other hand defer part of payment until a bonus month or increase the number of installments if the user cannot afford to pay by predetermined installments. Further, as far as a place of payment is concerned, the user can use an ATM (automatic teller machine) of a bank or a post office for the payment and even pay at a convenience store.

Please **REPLACE** the paragraph beginning at page 3, line 10, as follows:

It is an object of the invention to provide a method ~~of invitation to alteration of a~~ to invite a target customer to alter an existing contract ~~of for a~~ cash loan ~~for consumption~~, which makes it possible to discover a potential customer with whom a new contract can be made and promote making of the new contract with the potential customer.

Please **REPLACE** the paragraph beginning at page 3, line 16, as follows:

To attain the above object, the present invention provides a method of ~~invitation to alteration of a~~ inviting a target customer to alter an existing contract of for a cash loan for consumption ~~for~~ by inviting a debtor to alter the ~~alteration of contract contents concerning payment terms of the existing contract~~. This method is characterized by comprising the steps of extracting invitation target customers each satisfying predetermined conditions from debtors, notifying each of the extracted debtors of an invitation to alteration of present contract contents to other contract contents which allow relaxation of payment terms, and information concerning reception of an application for the alteration of the present contract contents, simulating a payment plan which is to be followed after the alteration to the other contract contents, based on an access from the debtor, and taking a procedure for altering the present contract contents when the debtor consents to the alteration to the new contract contents based on a result of the simulation.

Please **REPLACE** the paragraph beginning at page 6, line 15, as follows:

FIG. 1 is a flowchart showing a flow of basic processing carried out by a method of ~~invitation to alteration of a~~ to invite a target customer to alter an existing contract of for a cash loan for consumption, according to the present invention.

Please **REPLACE** the paragraph beginning at page 6, line 19, as follows:

The invitation to ~~alteration of a~~ alter the existing contract of for a cash loan for consumption is started when an itemized statement of use and a bill are issued and/or when a reminder is issued to a debtor who did not pay at a due date. First, an invitation to the target customer who is a candidate for defaulting debtor or satisfies conditions of a defaulting debtor is extracted from debtors (S1). Before this step, inspection has also been carried out to determine whether or not making of a contract with the debtor is possible if the debtor accepts the invitation.

Please **REPLACE** the paragraph beginning at page 7, line 13, as follows:

If the debtor can consent to ~~alteration of the contents~~alter the terms of the present contract to the new ones after viewing the simulation, he takes a procedure for alteration of the contents of the contract (S4).

Please **REPLACE** the paragraph beginning at page 11, line 3, as follows:

In a billing process 17, billing data 15 ~~are~~is generated based on data of the contract master file 12, a customer master file 14, and an commodity master file 18, and itemized statements of uses and bills are issued. At the same time, history data 19 is updated by adding new data items thereto.

Please **REPLACE** the paragraph beginning at page 29, line 18, as follows:

By causing the program ~~for invitation to alteration of a~~to invite a target customer to alter the terms of an existing contract of for a cash loan for consumption, according to the embodiment of the present invention to be executed by the FIG. 20 computer, it is possible to cause the computer to function as an apparatus ~~for invitation to alteration of a contract of cash loan for consumption~~to invite a target customer to alter the terms of an existing contract for a cash loan.